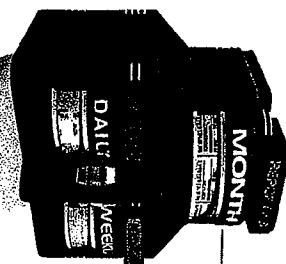
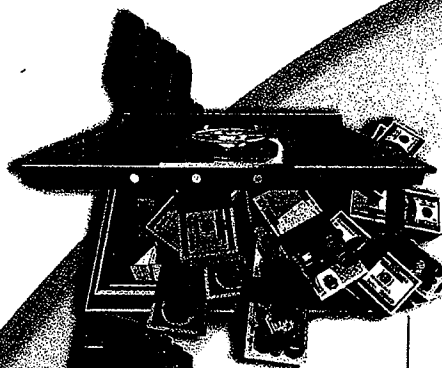


Exhibit G

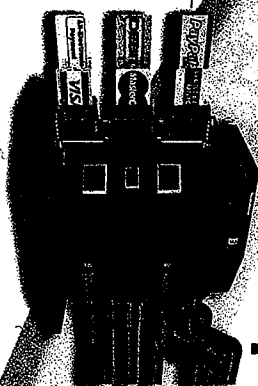


The IDS Report Manager provides web-based, distributed reporting for all users based on roles and rights



Merchant Processor distributes funds to any party in the transaction based upon portfolio distribution rules

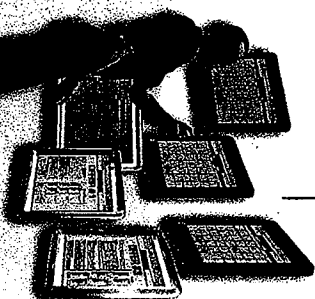
The Apollo IDS System processes the Customer's payment online via the Merchant Processor



SBC / IDS FIREWALL CHECKPOINT



The Customer chooses the method of payment, authorizes, and schedules the agreed upon dollar amount



ACCOUNTING MANAGER

Apollo's Intelligent Debt Solutions™

Web-Based Payment and Collection System for Debtor Self-Settlement™

Rules Manager
Creditor/Collector defined rules/guidelines are stored in the IDS Rules Manager and used by the Decision Engine for Decisioning Intelligence™

The Customer
logs into
the Apollo
Intelligent Debt
Solutions
system from
any Internet
connection

**PAYMENT
SCHEDULING
MANAGER**

**IDS PAYMENT
PROCESSOR**

TRANSUNION

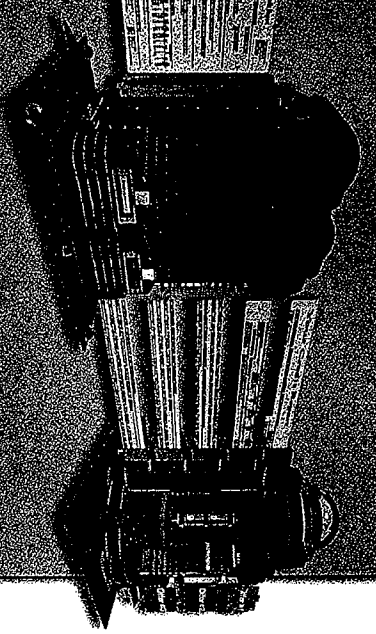
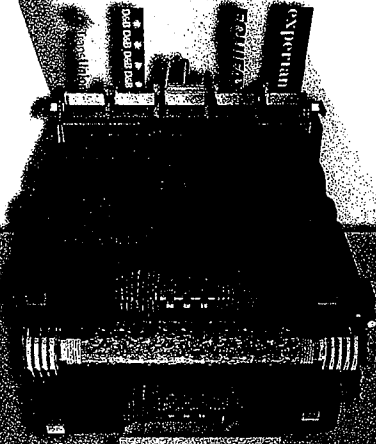
EQUIFAX

The Customer views

current Account Data
and settlement offers
and selects the offer
that best fits their
ability to pay

— or —

The Customer may
also negotiate an
alternative settlement
online against Creditor-
defined rules



IDS Bureau Server

The Apollo Intelligent Debt Solutions system
authenticates the user and pulls a real-time credit report

IDS Parser

The IDS Parser extracts and categorizes user-defined
credit report items and updates Account Data
file. IDS Parser then reports both the parsed Bureau
items and Customer Account Data to the IDS Decision
Engine for processing intelligence.

IDS Engine

The IDS Decision Engine computes, calculates and
generates multiple settlement offers for the customer
based on the Customer's current ability to pay and
customer's Account History.

